

BEST AVAILABLE COPY**PENDING CLAIMS:**

1. (Original) A system for monitoring and controlling remote purchases comprising:
a home access device selectively coupled to at least one communications system; and
a remote purchase controller controlling remote purchases over the at least one communications system involving the home access device, the remote purchase controller:
responsive to detecting an attempt to execute a remote purchase transaction,
determining whether the remote purchase transaction should be completed based upon a remote purchase limit; and
responsive to determining that the remote purchase transaction should not be completed, holding the remote purchase transaction for processing during a subsequent period.
2. (Original) The system of claim 1 wherein the remote purchase controller, in determining whether the remote purchase transaction should be completed based upon the remote purchase limit, determines whether the remote purchase transaction involves an amount exceeding a remaining available balance of the remote purchase limit for a current period.

3. (Original) The system of claim 2 wherein the remote purchase controller, in determining whether the remote purchase transaction should be completed based upon the remote purchase limit, identifies which of a plurality of authorized users associated with an account to be employed in the remote purchase transaction is attempting to execute the remote purchase transaction and ascertains the remaining available balance of the remote purchase limit for the identified user for the current period.

4. (Original) The system of claim 3 wherein the remote purchase controller, in response to determining that the remote purchase transaction involves an amount exceeding the remaining available balance of the identified user's remote purchase limit for the current period,

determines whether the remote purchase transaction amount exceeds the remaining available balance of the identified user's remote purchase limit for a current period plus an overdraft margin associated with the identified user's remote purchase limit,

seeks an override of the remote purchase limit for the current period or for the remote purchase transaction, and

determines whether another of the plurality of authorized users will permit a portion of the remote purchase transaction amount to be allocated against a remaining available balance for the current period of a remote purchase limit for the other user.

5. (Original) The system of claim 1 wherein the remote purchase controller automatically submits the remote purchase transaction for completion during the subsequent period.

6. (Original) The system of claim 1 wherein the remote purchase controller prompts a user initiating the remote purchase transaction for resubmission of the remote purchase transaction during the subsequent period.

7. (Original) The system of claim 1 wherein the home access device includes one or more of an Internet access device and a video receiver and wherein the remote purchase controller executes within the home access device.

8. (Original) A home access device for monitoring and controlling remote purchases comprising:

a communications connection to at least one communications system; and

a remote purchase controller controlling remote purchases over the at least one communications system involving the home access device, the remote purchase controller:

responsive to detecting an attempt to execute a remote purchase transaction, determining whether the remote purchase transaction should be completed based upon a remote purchase limit; and

responsive to determining that the remote purchase transaction should not be completed, holding the remote purchase transaction for processing during a subsequent period.

9. (Original) The home access device of claim 8 wherein the remote purchase controller, in determining whether the remote purchase transaction should be completed based upon the remote purchase limit, determines whether the remote purchase transaction involves an amount exceeding a remaining available balance of the remote purchase limit for a current period.

10. (Original) The home access device of claim 9 wherein the remote purchase controller, in determining whether the remote purchase transaction should be completed based upon the remote purchase limit, identifies which of a plurality of authorized users associated with an account to be employed in the remote purchase transaction is attempting to execute the remote purchase transaction and ascertains the remaining available balance of the remote purchase limit for the identified user for the current period.

11. (Original) The home access device of claim 10 wherein the remote purchase controller, in response to determining that the remote purchase transaction involves an amount exceeding the remaining available balance of the identified user's remote purchase limit for the current period,

determines whether the remote purchase transaction amount exceeds the remaining available balance of the identified user's remote purchase limit for a current period plus an overdraft margin associated with the identified user's remote purchase limit,

seeks an override of the remote purchase limit for the current period or for the remote purchase transaction, and

determines whether another of the plurality of authorized users will permit a portion of the remote purchase transaction amount to be allocated against a remaining available balance for the current period of a remote purchase limit for the other user.

12. (Original) The home access device of claim 8 wherein the remote purchase controller automatically submits the remote purchase transaction for completion during the subsequent period.

13. (Original) The home access device of claim 8 wherein the remote purchase controller prompts a user initiating the remote purchase transaction for resubmission of the remote purchase transaction during the subsequent period.

14. (Original) The home access device of claim 8 wherein the home access device includes one or more of an Internet access device and a video receiver and wherein the remote purchase controller executes within the home access device.

15. (Original) A method for monitoring and controlling remote purchases comprising:

responsive to detecting an attempt to execute a remote purchase transaction, determining whether the remote purchase transaction should be completed based upon a remote purchase limit; and

responsive to determining that the remote purchase transaction should not be completed, holding the remote purchase transaction for processing during a subsequent period.

16. (Original) The method of claim 15 wherein the step of determining whether the remote purchase transaction should be completed based upon the remote purchase limit further comprises:

determining whether the remote purchase transaction involves an amount exceeding a remaining available balance of the remote purchase limit for a current period.

17. (Original) The method of claim 16 wherein the step of determining whether the remote purchase transaction should be completed based upon the remote purchase limit further comprises:

identifying which of a plurality of authorized users associated with an account to be employed in the remote purchase transaction is attempting to execute the remote purchase transaction; and

ascertaining the remaining available balance of the remote purchase limit for the identified user for the current period.

18. (Original) The method of claim 17 wherein the step of determining whether the remote purchase transaction should be completed based upon the remote purchase limit further comprises:

upon determining that the remote purchase transaction involves an amount exceeding the remaining available balance of the identified user's remote purchase limit for the current period,

determining whether the remote purchase transaction amount exceeds the remaining available balance of the identified user's remote purchase limit for a current period plus an overdraft margin associated with the identified user's remote purchase limit,

seeking an override of the remote purchase limit for the current period or for the remote purchase transaction, and

determining whether another of the plurality of authorized users will permit a portion of the remote purchase transaction amount to be allocated against a remaining available balance for the current period of a remote purchase limit for the other user.

19. (Original) The method of claim 15 further comprising:
automatically submitting the remote purchase transaction for completion during the subsequent period.
20. (Original) The method of claim 15 further comprising:
prompting a user initiating the remote purchase transaction for resubmission of the remote purchase transaction during the subsequent period.

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